Case 08-06704 Doc 1 Filed 03/21/08 Entered 03/21/08 10:05:55 Desc Main Document Page 1 of 7

B 1 (Official Form 1) (1/08) United States Bankruptcy Court Voluntary Petition Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): LOCKETT, GIOVONNA L Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No /Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2707 (if more than one, state all): Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 8356 S BURNHAM CHICAGO IL ZIP CODE 60617 ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Chapter of Bankruptcy Code Under Which Type of Debtor Nature of Business (Form of Organization) the Petition is Filed (Check one box.) (Check one box.) (Check one box.) Chapter 15 Petition for Health Care Business Chapter 7 Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign 11 U.S.C. § 101(51B) Main Proceeding Chapter 11 See Exhibit D on page 2 of this form. Chapter 15 Petition for Corporation (includes LLC and LLP) Railroad Chapter 12 Partnership Stockbroker Chapter 13 Recognition of a Foreign Commodity Broker Nonmain Proceeding Other (If debtor is not one of the above entities, check this box and state type of entity below.) Clearing Bank  $\Box$ Nature of Debts Other (Check one box.) Tax-Exempt Entity ☑ Debts are primarily consumer Debts are primarily (Check box, if applicable.) debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code). hold purpose.' Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached. Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. KENNETH S. GARDNER, ◪ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for NORTHERN DISTRICT OF distribution to unsecured creditors. Estimated Number of Creditors MAR 2 1  $\Box$ Ø 5,001-10,001-25.001-50,001-100-199 200-999 1,000-Over 1-49 50-99 100,000 5,000 10,000 25,000 50,000 100.000 Estimated Assets ⅎ П \$1,000,001 \$100,001 to \$500,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,001 to \$0 to \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities O 5  $\square$ \$100,000,001 \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$500,000,001 More than \$0 to to \$100 to \$500 to \$1 billion \$1 billion \$500,000 to \$50 to \$10 \$50,000 \$100,000 to \$1 million million million million million

Case 08-06704 Doc 1 Filed 03/21/08 Entered 03/21/08 10:05:55 Desc Main Document Page 2 of 7

B 1 (Official Form	( )		Page 2
Voluntary Peti	tion be completed and filed in every case.)	Name of Debtor(s): GIOVONNA L LOCKETT	
(17th page must	All Prior Bankruptcy Cases Filed Within Last 8 Y		)
Location		Case Number:	Date Filed:
Where Filed: Location		Case Number:	Date Filed:
Where Filed:			
Name of Debtor	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil	Late of this Debtor (If more than one, attach ad Case Number:	ditional sheet.)  Date Filed:
		Case Number.	Date Tiled.
District	Northern District of Illinois	Relationship:	Judge:
10Q) with the S	Exhibit A  ed if debtor is required to file periodic reports (e.g., forms 10K and ecurities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B  (To be completed if debtor whose debts are primarily of the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	e foregoing petition, declare that I may proceed under chapter 7, 11, e, and have explained the relief certify that I have delivered to the
Exhibit A	is attached and made a part of this petition.	X	
		Signature of Attorney for Debtor(s) (	Date)
	Exhibit	C	
Does the debtor	own or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to pu	iblic health or safety?
_		,	•
☐ Yes, and I	Exhibit C is attached and made a part of this petition.		
₩ No.			
☑ Exhib  If this is a join  □ Exhib	oit D also completed and signed by the joint debtor is attaced	l, each spouse must complete and attace made a part of this petition.  ched and made a part of this petition.  he Debtor - Venue hable box.)	
<b>\(\overline{\pi}\)</b>	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	business, or principal assets in this District for	180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pending in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but is this District, or the interests of the parties will be served in regard to t	s a defendant in an action or proceeding [in a fe	ates in this District, or deral or state court] in
	Certification by a Debtor Who Resides as (Check all applicat		
	Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, complete the fo	llowing.)
		(Name of landlord that obtained judgment)	
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are centire monetary default that gave rise to the judgment for possession		
	Debtor has included with this petition the deposit with the court of filing of the petition	any rent that would become due during the 30-d	lay period after the
	Debtor certifies that he/she has served the Landlord with this certifie	ication. (11 U.S.C. § 362(1)).	

Case 08-06704 Doc 1 Filed 03/21/08 Entered 03/21/08 10:05:55 Desc Main Document Page 3 of 7

B 1 (Official Form) 1 (1/08)	Page 3
Voluntary Petition	Name of Debtor(s): GIOVONNA L LOCKETT
(This page must be completed and filed in every case.)  Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and cornect.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)
X Signature of Joint Debtor 773-317-2707	(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney) 3-14-20)8  Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name  Address  Telephone Number  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests the relief in accordance with the chapter of title 11, United States	Date
Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
X Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11.115 C. S. 110, 18 U.S. C. S. 154

Official Form 1, Exhibit D (10/06)

#### UNITED STATES BANKRUPTCY COURT

Northern	District of	Illinois	<del></del>
In re GIOVONNA L LOCKETT  Debtor(s)		Case No	(if known)

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing
from a credit counseling agency approved by the United States trustee or bankruptcy
administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the
services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan
developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

### Official Form 1, Exh. D (10/06) - Cont.

3. I certify that I requested credit counseling services from an approved agency but was table to obtain the services during the five days from the time I made my request, and the llowing exigent circumstances merit a temporary waiver of the credit counseling requirement I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.	
□4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □Active military duty in a military combat zone.	
☐5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: Warous Hell	

## GIOVONNA L LOCKETT LIST OF CREDITORS

ORIGINAL CREDITOR	COLLECTION AGENCY
AMERICAN APARTMENT MGMT	
PARKWAY GARDEN APARTMENTS	
6415 S CALUMET	
CHICAGO, IL. 60637	
AT&T/SBC-INDIANA	DEDT CREDIT CERVICES
225 W RANDOLPH	DEBT CREDIT SERVICES
CHICAGO, IL. 60601	2493 ROMIG ROAD
CHICAGO, IL. 80801	AKRON, OH. 44320
AT&T/SBC-ILLINOIS	ASSET ACCEPTANCE LLC
225 W RANDOLPH	PO BOX 2036
CHICAGO, IL. 60601	WARREN, MI. 48090
BAXTER CREDIT UNION	
400 N MILWAUKEE	
VERNON HILLS, IL 60061	
BLAIR CORPORATION	
220 HICKORY STREET	
WARREN, PA 16366	
***************************************	
BRYLANE HOME	STATEWIDE CREDIT ASSOC.
PO BOX 4407	6640 INTECH BLVD 200
TAUNTON, MA 02780	INDIANAPOLIS, IN. 46278
CENTRAL FURNITURE MART	
1348 N MILWAUKEE	
CHICAGO, IL 60622	
CLEVELAND INST. ELECTRONICS	SECURITY CREDIT SYSTEMS
1776 E 17TH	1250 NIAGARA ST
CLEVELAND, OH. 44114	BUFFALO, NY. 14213
COMMONWEALTH EDISON	
2100 SWIFT DRIVE	
OAK BROOK, IL. 60523	
FINANCIAL CREDIT LLC	
n/k/a Asset acceptance	MCMAHAN & SIGNALOV LTD
900 W DELAWARE	MCMAHAN & SIGUNICK, LTD.
PO BOX 2036	412 S WELLS ST.  6TH FLOOR
WARREN, MI. 48090	CHICAGO, IL. 60607
THE WAY WAS THE TOUGH	OHOAGO, IL. 0000/
FIRST PREMIER BANK	
PO BOX 5114 SIOUX FALLS, SD. 57117	
SIOUX FALLS, SD. 57117	
ELAND SCOTT & ASSOCIATES	

# GIOVONNA L LOCKETT LIST OF CREDITORS

ORIGINAL CREDITOR	<b>COLLECTION AGENCY</b>
	HORIZON FINANCIAL MGMT
LINCOLN PARK HOSPITAL	8585 BROADWAY
550 W WEBSTER AVENUE	STE 815
CHICAGO, IL. 60622	MERRILLVILLE, IN. 46410
MONROE AND MAIN	
1112 7TH AVENUE	
MONROE, WI. 53566	
NAVY FEDERAL CREDIT UNION	
NAVAL STATION GREAT LAKES	ANCHOR RECEIVABLE MGMT
525 CLARK AVE., BLDG. 290	140 CORPORATE BLVD
GREAT LAKES, IL.60088	NORFOLK, VA 23502
NICOR GAS	ASSET ACCEPTANCE LLC
1844 FERRY ROAD	PO BOX 2036
NAPERVILLE, IL. 60563	WARREN, MI. 48090
NIPSCO GARY	ARGENT HEALTHCARE
801 E. 84TH AVE.	1900 W SEVERS ROAD
NAPERVILLE, IL. 60563	LA PORTE, IN. 46350
POST TRIBUNE	C B USA INC.
1433 E 83RD AVE.	5252 HOHMAN P O BOX 8000
MERRILLVILLE, IN. 46410	HAMMOND, IN 46320
PUBLIC STORAGE	ALLIED INTERSTATE INC
8484 S CHICAGO AVENUE	3000 CORPORATE EXCHANGE
CHICAGO, IL. 60617	COLUMBUS, OH. 43231
SPRINT PCS	CAVALRY PORTFOLIO SVCS
PO BOX 660075	7 SKYLINE DR 3
DALLAS, TX. 75266	HAWTHORNE, NY 10532
TOUCHFON	COLLECTION SVCS BUREAU
13997 S MINUTEMAN PARKWAY	1
DRAPER, UT. 84020	3355 WASHINGTON BLVD OGDEN, UT 84401
DIVI E.S. 01. 04020	POODER, OT OPHOT
TURNER ACCEPTANCE CORP	JVDB & ASSOCIATES
4454 N WESTERN AVE	3949 N PULASKI
CHICAGO, IL. 60625	CHICAGO, IL. 60641
UNION AUTO SALES	
8700 S CHICAGO AVENUE	
CHICAGO, IL. 60617	